

Connecting via Winsock to Dialog

Logging in to Dialog

Trying 31060000009999...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

ENTER PASSWORD:

Welcome to DIALOG

Dialog level 04.08.00D

Last logoff: 14may04 12:46:18

Logon file405 14may04 13:24:26

COREFT is set ON as an alias for

15,9,810,275,624,813,636,621,16,148,20,610,613,160,476.

COREAB is set ON as an alias for 77,35,583,2,65,233,99,474,475,278,256.

PATFT is set ON as an alias for 348,349.

HEALTHFT is set ON as an alias for 442,43,149,444,129,130,455.

HEALTHAB is set ON as an alias for 5,73,155,34,434,74,42.

TRANSFT is set ON as an alias for 80,637.

TRANSAB is set ON as an alias for 108,6,63.

ADVERTFT is set ON as an alias for 635,570,PAPERSMJ,PAPERSEU.

INVENFT is set ON as an alias for 8,2,14,94,6,34,434,7.

SHOPFT is set ON as an alias for 635,47,570,PAPERS.

BANKFT is set ON as an alias for 625,268,626,267.

BANKAB is set ON as an alias for 139.

INSURFT is set ON as an alias for 625,637.

INSURAB is set ON as an alias for 169.

* ALL NEW CURRENT YEAR RANGES HAVE BEEN * * *

* * * INSTALLED * * *

*

SYSTEM:HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.9 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

Connections:

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

? b 410

14may04 13:24:27 User267117 Session D138.1

Connecting via Winsock to Dialog

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Trying 31060000009999...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

ENTER PASSWORD:

Welcome to DIALOG

Dialog level 04.08.00D

Last logoff: 13may04 11:08:14

Logon file405 14may04 12:19:35

*** ANNOUNCEMENT ***

--File 654 - US published applications from March 15, 2001 to the present are now online. Please see HELP NEWS 654 for details.

--File 581 - The 2003 annual reload of Population Demographics is complete. Please see Help News581 for details.

--File 990 - NewsRoom now contains February 2003 to current records.
File 992 - NewsRoom 2003 archive has been newly created and contains records from January 2003. The oldest months's records roll out of File 990 and into File 992 on the first weekend of each month.
To search all 2003 records BEGIN 990, 992, or B NEWS2003, a new OneSearch category.

--Connect Time joins DialUnits as pricing options on Dialog.
See HELP CONNECT for information.

--SourceOne patents are now delivered to your email inbox as PDF replacing TIFF delivery. See HELP SOURCE1 for more information.

--Important Notice to Freelance Authors--
See HELP FREELANCE for more information

NEW FILES RELEASED

***AeroBase (File 104)

***DIOGENES: Adverse Drug Events Database (File 181)

***World News Connection (File 985)

***Dialog NewsRoom - 2003 Archive (File 992)

***TRADEMARKSCAN-Czech Republic (File 680)

***TRADEMARKSCAN-Hungary (File 681)

***TRADEMARKSCAN-Poland (File 682)

UPDATING RESUMED

RELOADED

***Medline (Files 154-155)

***Population Demographics - (File 581)

***CLAIMS Citation (Files 220-222)

REMOVED

>>> Enter BEGIN HOMEBASE for Dialog Announcements <<<
>>> of new databases, price changes, etc. <<<

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Enter an option number to view information or to connect to an online
service. Enter a BEGIN command plus a file number to search a database
(e.g., B1 for ERIC).

? b 410

14may04 12:19:37 User267117 Session D137.1
\$0.00 0.173 DialUnits FileHomeBase
\$0.00 Estimated cost FileHomeBase
\$0.00 Estimated cost this search
\$0.00 Estimated total session cost 0.173 DialUnits

File 410:Chronolog(R) 1981-2004/Apr

(c) 2004 The Dialog Corporation

Set Items Description

--- -----

? set hi ;set hi

HIGHLIGHT set on as ''

HIGHLIGHT set on as ''

? b BANKFT BANKAB

14may04 12:20:27 User267117 Session D137.2
\$0.00 0.072 DialUnits File410
\$0.00 Estimated cost File410
\$0.20 TELNET
\$0.20 Estimated cost this search
\$0.20 Estimated total session cost 0.245 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 625:American Banker Publications 1981-2004/May 14
(c) 2004 American Banker
File 268:Banking Info Source 1981-2004/May W1
(c) 2004 ProQuest Info&Learning
*File 268: SELECT IMAGE AVAILABILITY FOR PROQUEST FILES
ENTER 'HELP PROQUEST' FOR MORE
File 626:Bond Buyer Full Text 1981-2004/May 14
(c) 2004 Bond Buyer
File 267:Finance & Banking Newsletters 2004/May 12
(c) 2004 The Dialog Corp.
File 139:EconLit 1969-2004/May
(c) 2004 American Economic Association

Set	Items	Description
-----	-------	-------------

?	s	HELTR
	S1	0 HELTR
?	s	scoring()technique
		6632 SCORING
		7226 TECHNIQUE
	S2	16 SCORING()TECHNIQUE
?	t	s2/6,k/all

2/6,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0256774
Regulatory Roundup
April 12, 2001

TEXT:
...Insurance Corp. released its reform recommendations
on April 5. The FDIC plan would use a ***scoring*** ***technique*** to
price deposit
insurance premiums across the entire industry, give more than 40% of banks
...

2/6,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0256600
* FDIC Plan: Rebates for Many, Higher Premiums for Most
April 6, 2001

TEXT:
The Federal Deposit Insurance Corp. unveiled a radical
overhaul plan Thursday, including using a scoring technique to
charge
premiums across the entire industry, giving more than 40% of banks money
back...

2/6,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0189718

* In Bow to Lenders, Fannie to Cut Requests They Buy Back Problem Loans
October 25, 1996

TEXT:

...even when the loans are
still performing. Both current and seasoned loans - made before the
scoring
technique was used by Freddie - have been targeted for such buybacks,
Mortgage Bankers Association executives said...

2/6,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0186898

Comment: Mortgage Scoring Goes Way Beyond Credit Scoring
August 21, 1996

TEXT:

...the risks associated with mortgages.
Mortgage scoring, on the other hand, is the only automated **scoring**
technique available that is specially designed to determine the
relative
risk of residential mortgage defaults.
"Mortgage...

2/6,K/5 (Item 5 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0166699

Scoring System Clicks for Chemical's Small-Business Lenders
February 12, 1996

TEXT:

...exceeded its expectations.
Last June, the New York-based bank began to use a statistical
scoring technique to assess small-business loans of up to
\$100,000. The
system, from Fair, Isaac...

2/6,K/6 (Item 6 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0162283

* Chief Says CalFed Getting a Handle on Risks
September 22, 1995

TEXT:

...said. CalFed is currently testing Freddie Mac's automated underwriting
system, which uses the credit *****scoring***** *****technique*****.
With \$14 billion in assets at the end of the first quarter, CalFed was
the...

2/6,K/7 (Item 7 from file: 625)
DIALOG(R)File 625:(c) 2004 American Banker. All rts. reserv.

0159465

Citibank, SBA Target Underserved Prospects
June 27, 1995

TEXT:

...proprietary technology
which targets eligible, high-growth potential businesses in Citibank
markets and a credit **scoring technique** jointly developed by the
bank and
SBA.

The pilot's credit scoring system is a...

2/6,K/8 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00397210 70473692 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Internet friend or foe?
Mar/Apr 2001
WORD COUNT: 1,634

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... experienced people for the initial assessments, you can also better
price your portfolio risk. This ***scoring*** ***technique*** does not
require an "either/or" approach; it can be used in conjunction with more...

2/6,K/9 (Item 2 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00345503 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lenders help consumers on rates
Sep 14, 1998
WORD COUNT: 01018

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... to order credit reports from each of the three repositories.
Each bureau uses a different ***scoring*** ***technique*** . That alone
means a score won't be the same at each one. And since...

2/6,K/10 (Item 3 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00332173 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Using credit screening to manage credit risk
Mar 1998
WORD COUNT: 03129

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... statistical model represents only one form of scoring model-the
oldest form. This traditional credit ***scoring*** ***technique*** has been
around for decades. It is heavily used as a decision-making support tool...

2/6,K/11 (Item 4 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00292640
Mortgage scoring goes way beyond credit scoring
Aug 21, 1996

ABSTRACT: Claude J. Seaman says mortgage scoring, the only automated
scoring technique available that is specifically designed to
determine the relative risk of residential mortgage defaults, is...

2/6,K/12 (Item 5 from file: 268)

DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00279476

Scoring system clicks for Chemical's small-business lenders
Feb 12, 1996

ABSTRACT: Chemical Banking Corp's use of Fair, Isaac & Co's statistical **scoring technique** to rate the creditworthiness of small-business borrowers is discussed. The system has sped up...

2/6,K/13 (Item 6 from file: 268)

DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00253468 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Independent credit reporters challenge automated underwriting
Dec 5, 1994

WORD COUNT: 00869

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... If, in fact, we are dealing with partial and inaccurate data and you employ a **scoring technique**, the risk is to the consumer who gets rejected based on the wrong information and...

2/6,K/14 (Item 1 from file: 267)

DIALOG(R)File 267:(c) 2004 The Dialog Corp. All rts. reserv.

04592914

The Market Misbehaves: What if the market is right and the economists are wrong about the direction of the economy?

September 1,2002

WORD COUNT: 1409

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...might be uneasy about mass producing unsecured loans in seconds, NextCard's new-fangled credit **scoring technique** was supposed to keep losses low. The short version of the story: It didn't...

2/6,K/15 (Item 1 from file: 139)

DIALOG(R)File 139:(c) 2004 American Economic Association. All rts. reserv.

728949

TITLE: A Review of Health-Related Workplace Productivity Loss Instruments
PUBLICATION DATE: 2004

...ABSTRACT: ii) content validity; (iii) construct validity; (iv) criterion validity; (v) productivity metric(s); (vi) instrument **scoring technique**; (vii) suitability for direct translation into a monetary figure; (viii) number of items; (ix) mode...

2/6,K/16 (Item 2 from file: 139)

DIALOG(R)File 139:(c) 2004 American Economic Association. All rts. reserv.

672899

TITLE: Black Home-Owners as a Gentrifying Force? Neighbourhood Dynamics in the Context of Minority Home-Ownership
PUBLICATION DATE: 2003

...ABSTRACT: US cities from 1970 to 1990. Based on findings from previous case studies, a new **scoring technique** for identifying gentrifying neighbourhoods is used. Evidence is found that Black home-owners were a...

? t 0256774/9

>>>Direct TYPE is available "FROM" a single file only

? b 625

14may04 12:28:21 User267117 Session D137.3
\$0.95 0.154 DialUnits File625
\$0.00 7 Type(s) in Format 95 (KWIC)
\$0.00 7 Types
\$0.95 Estimated cost File625
\$0.86 0.160 DialUnits File268
\$1.56 6 Type(s) in Format 95 (KWIC)
\$1.56 6 Types
\$2.42 Estimated cost File268
\$0.15 0.034 DialUnits File626
\$0.15 Estimated cost File626
\$0.39 0.068 DialUnits File267
\$0.00 1 Type(s) in Format 95 (KWIC)
\$0.00 1 Types
\$0.39 Estimated cost File267
\$0.19 0.057 DialUnits File139
\$0.10 2 Type(s) in Format 95 (KWIC)
\$0.10 2 Types
\$0.29 Estimated cost File139
OneSearch, 5 files, 0.474 DialUnits FileOS
\$2.00 TELNET
\$6.20 Estimated cost this search
\$6.40 Estimated total session cost 0.719 DialUnits

File 625:American Banker Publications 1981-2004/May 14
(c) 2004 American Banker

Set Items Description

? t 0256774/9

0256774/9

DIALOG(R)File 625:American Banker Publications
(c) 2004 American Banker. All rts. reserv.

0256774

Regulatory Roundup

American Banker - April 12, 2001; Pg. 5; Volume 166, Number 71

SECTION HEADING: Washington

ARTICLE TYPE: News

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,473

TEXT:

OPEN FOR COMMENT

Electronic Disclosures

Five interim rules by the Federal Reserve Board that establish uniform standards for the electronic delivery of required disclosures by banks. Financial institutions may deliver disclosures electronically if they obtain consumers' consent in accordance with the requirements of the digital signatures law enacted last year. The rules provide guidance on the timing and delivery of electronic disclosures so that consumers have adequate opportunity to access and retain the information. Expected to be published soon. Comments due June 1.

Credit Union Regulation

A proposal by the National Credit Union Administration that would

reduce regulatory requirements for well-capitalized, well-managed credit unions. The proposal would apply to credit unions that have reserves equal to 9% of assets and Camels ratings of 1 or 2 in consecutive exams. Published March 8. Comments due May 14.

Merchant Banking Capital

A joint proposal by federal banking regulators that would institute capital requirements for banks' merchant banking activities. The plan, which is a reversal of the Fed's controversial first attempt last year, would employ a sliding scale based on each banking organization's aggregate equity investments and Tier 1 capital. It would require them to hold 8 cents for every \$1 of equity investments up to 15% of Tier 1 capital, and 12 cents for every \$1 of investments for the next 10%. For investments exceeding 25% of Tier 1 capital, banks would have to hold 25 cents for every \$1. Published Feb. 14. Comments due April 16.

Basel Committee

A proposal by the Basel Committee on Banking Supervision to revise international bank capital rules. The proposal, which expands on an earlier draft, would let banks use their internal rating systems to help set regulatory capital and would also impose a new capital charge for operational risk. The paper, released Jan. 16, is available on the Basel Committee's Web site, www.bis.org. Comments due May 31.

New Bank Powers I

A proposal by the Fed that would give financial holding companies the right to act as real estate brokers and managers. This would be among the first sets of new powers authorized as "financial in nature" under the Gramm-Leach-Bliley Act of 1999. Published Jan. 3. Comment period extended to May 1.

RECENT ACTIONS

Leveraged Loans

The banking and thrift agencies issued guidelines April 9 for banks in the leveraged loan business. The guidelines outline the risk management techniques banks should employ when dealing with leveraged loans and calls on banks to define the term individually and make regular portfolio reports to managers and board members.

Deposit Insurance Reform

The Federal Deposit Insurance Corp. released its reform recommendations on April 5. The FDIC plan would use a scoring technique to price deposit insurance premiums across the entire industry, give more than 40% of banks money back from the funds, and index the coverage level per account every five years to keep pace with inflation. The plan also said the current statutory minimum reserve ratio of 1.25% of insurance fund reserves to insured deposits should be replaced with a more flexible range of 1.15% to 1.35%. Available at www.fdic.gov.

Impaired Loans

Federal banking and thrift regulators issued guidelines March 27 on how institutions should account for impaired loans that they plan to sell. The guidelines apply to loans by banks, thrifts, or credit unions that were not originated with the intent that they be sold and which have declined in value for reasons other than a drop in interest or foreign exchange rates.

Insurance Sales

Federal regulators on March 14 gave institutions involved in insurance sales an extra six months to comply with consumer protection rules mandated by Gramm-Leach-Bliley. The 1999 law required banks and thrifts that advertise, solicit for, or sell insurance to warn consumers that insurance products are not federally insured and that they do not have to buy insurance to get a loan. It also required, among other things, physical separation of banking and nonbanking activities inside branches. Regulators issued rules in November, telling financial institutions then to start

alerting consumers by April 1.

Regulation E

The Fed revised its staff commentary interpreting Regulation E, which governs electronic funds transfers. The revisions are meant to clarify the rule's application to transactions in which a person lets a blank check be used to initiate a direct debit from a checking account. Effective March 15; compliance optional until Jan. 1, 2002.

ACTIONS EXPECTED SOON

Community Reinvestment Act

Regulators plan to solicit public comments in June in advance of next year's scheduled review of Community Reinvestment Act compliance rules. Regulators are expected to inquire whether, among other things, to broaden their authority to consider the CRA records of merging banking companies, to permit more banks to qualify for streamlined exams, to revamp the investment test, or to redefine assessment areas to account for Internet banks.

Pooling of Interests

The Financial Accounting Standards Board announced Dec. 6 that it had reached a "tentative decision" to modify a controversial September 1999 proposal that would bar the so-called pooling-of-interests method of accounting for mergers and acquisitions. The revision would let companies carry goodwill on their books as an asset unless it became "impaired" -- indicating a decline in value. Any impairment of goodwill would have to be charged against earnings. A final rule is expected by yearend.

COMMENTS CLOSED

Farm Credit National Charters

A proposal by the Farm Credit Administration that would permit any of the 133 Farm Credit regional lenders to apply for a national charter, permitting them to lend beyond their current regional boundaries. Published Feb. 16. Comments were due March 19.

Money Laundering

Guidelines by the Basel Committee on Banking Supervision for banks' "customer due diligence" lay out a framework of regulatory protections for financial institutions against money laundering and other financial crimes. The paper praises private-sector efforts to combat money laundering but says voluntary initiatives are insufficient. The paper, issued Jan. 31, is available on the Basel Committee's Web site, www.bis.org. Comments were due March 31.

National Bank Revisions

A proposal by the Office of the Comptroller of the Currency for seven revisions in regulations that govern the activities of national banks. Among other things, the revisions, which the agency said are designed to bring regulations into line with new laws, would give national banks the authority to underwrite, deal in, and buy certain municipal bonds, as permitted by Gramm-Leach-Bliley. Published Jan. 30. Comments were due April 2.

New Bank Powers II

Interim rule by the Fed and the Treasury Department that establishes procedures for granting new powers to financial holding companies and financial subsidiaries of national banks under Gramm-Leach-Bliley. The law directed the agencies to treat as financial in nature activities in three broadly defined categories. The rule says that a financial holding company, or financial subsidiary, must formally ask the agencies to determine whether a particular activity falls into one of these categories and is permissible. Effective Jan. 2. Comments were due Feb. 2.

Predatory Lending I

A proposal by the Fed to toughen measures against abusive lending practices. The plan would reduce the annual percentage rate on mortgages

covered by the Home Mortgage and Equity Protection Act to 8 percentage points above the rate for comparable Treasury securities. The current threshold is 10 points. The proposal would also include the cost of single-premium credit life insurance as part of the points-and-fees test under the law. Published Dec. 19. Comments were due March 16.

The Fed also issued a proposal Nov. 29 that would help the government identify more predatory lenders. Lenders would have to disclose the annual percentage rates on all loans as part of their Home Mortgage Disclosure Act reports. Published Dec. 14. Comments were due March 9.

Predatory Lending II

Guidelines issued Nov. 20 by the Federal Deposit Insurance Corp. to help banks avoid the purchase of predatory loans, either directly or in securitized pools. The guidelines recommended that banks investigate the loan originator's reputation, practices, underwriting policies, and compliance programs. Published on the agency's Web site at www.fdic.gov. Comments were due Jan. 31.

Capital Requirements

A preliminary proposal by the banking and thrift agencies that would simplify capital requirements for community banks. The proposal includes three options for calculating capital: a standard capital-to-assets leverage ratio, a simplified risk-based ratio, and a modified leverage ratio that includes risk-based elements. Most banks in the country would probably be eligible. Published Nov. 3. Comments were due Feb. 1.

Subprime Residuals

A proposal by the banking and thrift agencies that would require banks to keep \$1 of capital for every \$1 of subprime residuals. The proposal also would limit the concentration of residuals to 25% of Tier 1 capital. Published Sept. 27. Comments were due Dec. 26.

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COMPANY NAMES (DIALOG GENERATED): Basel Committee on Banking Supervision ; Currency ; CRA ; Farm Credit Administration ; Federal Deposit Insurance Corp ; Home Mortgage and Equity ; Insurance Sales ; Merchant Banking Capital ; National Bank Revisions ; National Credit Union Administration ; New Bank Powers I ; New Bank Powers II ; Treasury Department